

2009 COMPREHENSIVE PLAN

# Housing & Neighborhood Revitalization

2009

CITY OF WESTMINSTER

## What is the Housing Element?

During its 1997 session, the General Assembly passed five pieces of legislation and budget initiatives known collectively as "Smart Growth." Maryland has adopted the principles of Smart Growth to be incorporated into the Comprehensive Plan.

The following Smart Growth principles relate to the Housing Element:

**Principle:** Create housing opportunities and choices

- To create a wider range of housing choices
- To allow communities to use their infrastructure resources more efficiently
- To ensure a better jobs-housing balance
- To generate a strong foundation of support for neighborhoods and commercial centers

**Principle:** Take advantage of compact building design

- To make it affordable on a per-unit basis, to provide and maintain utility services in more compact neighborhoods than in dispersed communities
- To mix land uses and build compactly, thus reducing trips and make walking a more viable alternative
- To approach growth to be more cost-effective, and improves the quality of life for its residents

## State Planning Vision found in this Element

**Housing** - A range of housing densities, types, and sizes provide residential options for citizens of all ages and incomes.

## Community Vision for Living in Westminster

How do residents feel about living in Westminster? Majority of residents find Westminster to be an excellent or good place to live. Several respondents took the time to describe why they love living in Westminster and how they want to see Westminster protected from changing in the future. For many residents who enjoy living in Westminster, to live here means a lifelong commitment to the community and a willingness to "set roots" in Westminster to raise a family. Over 70% of residents rated Westminster a good place to raise children.

Why will people move to Westminster in the future? Prospective residents could view Westminster as the ideal community to settle down to raise a family or as a city where people come to retire. Others could view it as a place of transition where people do not choose to stay for more than a couple of years and then move to another city. What image does Westminster want to portray?

One has to consider several factors when deciding where to live, but the main factor of consideration for many current and future residents of Westminster is the cost of housing. Can people find affordable housing in Westminster? Over 27% of residents rank the availability of affordable housing to be below average or poor. This could mean that there are residents who may not stay in Westminster in the future if they can't afford to buy or rent a home. Along with the risk of losing current residents, this statistic could also shed light on future problems with attracting new residents who may want to move to Westminster.



## Part 1: Housing & Density

According to data from the 2000 U.S. Census, the types of housing available in the City of Westminster ranged from single-family detached houses to buildings containing 50 or more housing units (Table 7.1). The highest percentage (29.74%) of unit types by category was the one unit detached category or single family houses. This category was followed by one unit attached units at 28.18%, which includes both duplexes (2 attached single family units) and townhouses or row houses (3 or more attached single family units). The remaining 42.08%, are multi-family housing dwelling units in the City of Westminster.

A marked difference is revealed by comparing the newer developed housing with older housing in the City. The more recent suburban style housing developments, located on the outskirts of Westminster and particularly in the area west of MD Route 31, have densities generally ranging from 2 to 8 units per acre, but consist primarily of single family dwellings and townhouses. In addition, there are several multi-family buildings in the more recently developed areas of the City with considerably higher densities. Another key aspect of newer residential development in Westminster is that few non-residential uses are located adjacent or in close proximity to the housing.

Housing located in the older parts of Westminster varies significantly from the newly developed housing in terms of density and the type of housing available. In general, housing in the traditional portion of the City is more dense overall, at 6 units per acre and greater. Additionally, a wide range of housing types are interspersed throughout and adjacent to each other in the older sections of Westminster, including single family houses, duplexes, townhouses, and multi-family dwellings. The multi-family dwellings category encompasses everything from apartment buildings to accessory apartments in owner-occupied dwellings. Throughout the older parts of Westminster and along Main Street in particular, there is a mix of residential and nonresidential uses. In many instances, individual buildings have mixed uses, often with a commercial establishment on the ground floor and apartments located on the upper floors. Residents in this more densely developed portion of Westminster have more opportunities to walk to shops, services, and other activities. Given the projected population and the limited amount of land available for development in Westminster, consideration needs to be given to providing opportunities for housing densities more similar to the densities existing in downtown Westminster (Map 7.1).

## Chapter 7

### Part 1: Housing & Density

### Part 2: Meeting Housing Needs

### Part 3: Transitional Housing & Homeless Prevention

### Part 4: Neighborhood Revitalization

### Part 5: State Neighborhood Revitalization Programs

### Part 6: Local Neighborhood Revitalization Projects

### Part 7: Vision of Housing in Westminster

### Goals & Objectives

**Table 7.1 Housing Units by Tenure in the City of Westminster, 2000**

Units in Structure	Total Units	Percent	Vacant Units	---Occupied Units---		
				Total	Owner	Renter
1, detached	1,994	29.74%	33	1,961	1,737	224
1, attached	1,889	28.18%	50	1,839	1,325	514
2	420	6.26%	92	328	69	259
3 or 4	407	6.07%	16	391	15	376
5 to 9	315	4.70%	32	283	27	256
10 to 19	941	14.04%	73	868	147	721
20 to 49	275	4.10%	0	275	35	240
50 or more	453	6.76%	29	424	69	355
Mobile home	10	0.15%	0	10	0	10
Boat, RV, van, etc.	0	0.00%	0	0	0	0
<b>Total</b>	<b>6,704</b>	<b>100.00%</b>	<b>325</b>	<b>6,379</b>	<b>3,424</b>	<b>2,955</b>

Source: U.S. Census, 2000

## Section 1: Tenure of Housing

The 2000 U.S. Census reported 6,379 occupied housing units in Westminster. Owner occupied units accounted for 53.7% of the units, while renter occupied units equaled 46.3%. These percentages represent a shift in the numbers recorded in 1990 when approximately 56% of the housing units were renter occupied, and 44% of the units were owner occupied. The increase in the percentage of owner occupied housing units can be accounted for by the continued development of the land west of Maryland Route 31.

Information was available for the type of housing as well. The majority of owner occupied dwellings were either one unit detached or one unit attached dwellings. The highest percentage (24.4%) of renter occupied units was in structures containing 10 to 19 units, followed by 17.4% of renters living in one unit attached dwellings.

Comparisons of tenure by the number of persons per housing unit (Table 7.2) and the age of the householder (Table 7.3) were also included in the 2000 U.S. Census. In general, renter occupied housing units tend to have fewer persons per unit and a younger householder than owner occupied units. This information reflects the smaller size of most renter occupied units compared to owner occupied units, and the fact that many young people rent before buying their own homes. There are also a high percentage of householders of 75 years and up who reside in renter occupied units. The projected increase in the population for young adults and senior citizens indicates a future need for additional rental housing.

In response to that growing segment of Westminster's population, The Mayor and Common Council adopted Housing for Older Persons legislation which permits the construction of age restricted apartment units in the City's Business and R-7,500 Residential Zones as special exception uses. The Mayor and Common Council determined that by creating these opportunities, additional homeownership opportunities may be provided to younger families that require more space than older persons. To date, the City has approved one of these developments.

**Table 7.2 Persons per Housing Unit in the City of Westminster, 2000**

	Owner occupied	Renter occupied	All Units
1 person	785	1,342	2,127
2 person	1,144	812	1,956
3 person	606	348	954
4 person	582	276	858
5 person	257	85	342
6 person	36	71	107
7+ person	14	21	35
<b>Total</b>	<b>3,424</b>	<b>2,955</b>	<b>6,379</b>

Source: U.S. Census, 2000

**Table 7.3 Tenure by Age of Householder in the City of Westminster, 2000**

	Owner occupied	Renter occupied	All Units
15-24	36	321	357
25-34	670	573	1,243
35-44	909	601	1,510
45-54	651	528	1,179
55-59	231	138	369
60-64	154	124	278
65-74	353	221	574
75-84	308	291	599
85+	112	158	270
<b>Total</b>	<b>3,424</b>	<b>2,955</b>	<b>6,379</b>

Source: U.S. Census, 2000

## Section 2: Condition of Housing

The 2000 U.S. Census surveyed several housing characteristics that were related to the condition and quality of housing. The first characteristic was the year in which a residential structure was built (Table 7.4). Over 45% of residential structures in the City of Westminster were built in 1980 or later, and nearly 65% were built since 1970. The majority of these newer structures should be in good condition if normal maintenance has been provided.

Of the remaining structures, over 18% were built between 1940 and 1969, and 18.85% were constructed before 1940. Many of these houses could also be in good condition if maintained properly over the years. However, substandard housing could exist, particularly in the older structures. It should be noted that some of these older buildings have historical value, an issue discussed in detail in *Chapter Eight, Community Design and Character*.

**Table 7.4 Year Residential Structure Built in the City of Westminster, 2000**

Year Built	Total Units	Percent	Vacant	---Occupied Units---		
				Total	Owner	Renter
Built 1999 to March 2000	63	0.94%	26	37	30	7
Built 1995 to 1998	476	7.10%	26	450	348	102
Built 1990 to 1994	1,001	14.93%	19	982	758	224
Built 1980 to 1989	1,712	25.54%	63	1,649	1,033	616
Built 1970 to 1979	940	14.02%	9	931	308	623
Built 1960 to 1969	403	6.01%	17	386	108	278
Built 1950 to 1959	457	6.82%	15	442	214	228
Built 1940 to 1949	388	5.79%	0	388	137	251
Built 1939 or earlier	1,264	18.85%	150	1,114	488	626
<b>Total</b>	<b>6,704</b>	<b>100.00%</b>	<b>325</b>	<b>6,379</b>	<b>3,424</b>	<b>2,955</b>

Source: U.S. Census, 2000

Data from 2000 also indicates that all housing units have complete plumbing facilities and all housing units are heated. The availability of complete plumbing facilities in all housing units was a change from data provided in previous Census reports. The 1970 U.S. Census reported 127 (5.1%) housing units lacking complete plumbing facilities, a figure that decreased to 89 (2.5%) housing units lacking complete plumbing facilities in 1980. In regard to the heating of housing units (Table 7.5), over 50% of units were heated with electricity in 1990. Nearly 30% of units were heated with utility gas, and another 12.65% of units used fuel oil, kerosene, or a similar fuel for heat.

**Table 7.5 Heating Fuel for Occupied Housing Units in Westminster, 2000**

Type of Fuel	Total Units	Percent
Utility gas	1,869	29.30%
Bottled, tank, or LP gas	100	1.57%
Electricity	3,525	55.26%
Fuel oil, kerosene, etc.	807	12.65%
Coal or coke	0	0.00%
Wood	38	0.60%
Solar energy	0	0.00%
Other fuel	40	0.63%
No fuel used	0	0.00%
<b>Total</b>	<b>6,379</b>	<b>100.00%</b>

Source: U.S. Census, 2000

### Section 3: Cost of Housing

The value of housing in the City of Westminster also indicates, to a certain extent, the condition of housing. In 2000, the U.S. Census reported the mean value of all owner occupied housing units as \$146,000. Nearly 30% of all owner-occupied housing units were in the \$100,000-\$124,999 category, and another 42% of owner occupied housing was valued at \$125,000 and above (Table 7.6). The value of all housing has risen over the past ten years. In that regard, there is still some substandard housing in Westminster. However, there has been additional reinvestment in the older properties in Westminster due to the increasing price of housing and the availability of attractive interest rates. Information describing opportunities, such as tax credit programs, for the rehabilitation of historic housing stock is included in *Chapter Eight, Community Design and Character*.

Also of interest is a 1999 tabulation of selected monthly homeowner costs as a percentage of household income (Table 7.7). In forty percent (40%) of the owner occupied dwellings in Westminster, less than 20% of household income was spent on housing costs. Another thirty percent (30%) of the City's homeowners spend 20-29% of their household incomes on housing costs. An established guideline is to spend no more than 30% of income on housing. Nonetheless, in thirty percent (30%) of the owner occupied dwellings, 30% or more of household income was being spent on housing. This situation is particularly the case in the \$20,000 to \$49,999 income bracket. The somewhat high percentage of homeowners spending 30% or more of income on housing costs seems to indicate a shortage of affordable housing in the City.

**Table 7.6 Value of Owner Occupied Housing Units in Westminster, 2000**

Value	Units	Percent
\$50,000 to \$59,999	9	0.30%
\$60,000 to \$69,999	29	0.97%
\$70,000 to \$79,999	55	1.84%
\$80,000 to \$89,999	182	6.09%
\$90,000 to \$99,999	548	18.33%
\$100,000 to \$124,999	853	28.54%
\$125,000 to \$149,999	451	15.09%
\$150,000 to \$174,999	327	10.94%
\$175,000 to \$199,999	139	4.65%
\$200,000 to \$249,999	242	8.10%
\$250,000 to \$299,999	104	3.48%
\$300,000 to \$399,999	24	0.80%
\$400,000 to \$499,999	26	0.87%
<b>Total</b>	<b>2,989</b>	<b>100.00%</b>

Source: U.S. Census, 2000.

**Table 7.7 Selected Monthly Homeownership Costs as a Percentage of Household Income in Westminster, 1999**

Household Income	0-19%	20-24%	25-29%	30-34%	35%+	Total
Less than \$10,000	8	0	3	0	25	36
\$10,000-\$19,999	46	35	17	18	103	219
\$20,000-\$34,999	118	17	54	48	248	485
\$35,000-\$49,000	114	57	106	125	131	533
\$50,000-\$74,999	286	267	172	64	51	840
\$75,000-\$99,000	288	43	51	35	22	439
\$100,000-\$149,999	282	57	18	0	0	357
\$150,000+	65	8	0	0	0	73
<b>Total</b>	<b>1,207</b>	<b>484</b>	<b>421</b>	<b>290</b>	<b>580</b>	<b>2,982</b>

Source: U.S. Census, 2000

Similar data is available for renter occupied housing units. In 2000, the median gross rent of renter occupied units was reported as \$601 per month, with over 49% of renters paying between over \$600 per month in rent (Table 7.8). As with owner occupied units, there is a small percentage of renter occupied units available for a very low cost. The percentage of units available for less than \$200 per month was 5.5%. Although it is difficult to relate the cost of rental housing to the condition of rental

housing due to disparities in unit size and the services included as part of the rental cost, it is possible that renters in these low cost units may be living in substandard housing.

A 1999 comparison of gross rent to household income revealed a polarized situation in the City (Table 7.9). One-third of renters spent less than 20% of household income on rent, while another thirty percent (30%) of renters spent 35% or more of household income on rent. The high ratio of gross rent to income is particularly prevalent in households with incomes under \$20,000. This data is another indication that affordable housing for lower income households is in short supply. In addition, the high cost of rents in Westminster prevents some residents from saving sufficient funds to use as a down payment for the purchase of a house.

**Table 7.8 Gross Rent of Renter Occupied Housing Units in Westminster, 2000**

Rent	Units	Percent
Less than \$100	49	1.66%
\$100 to \$149	68	2.31%
\$150 to \$199	48	1.63%
\$200 to \$249	93	3.15%
\$250 to \$299	95	3.22%
\$300 to \$349	61	2.07%
\$350 to \$399	107	3.63%
\$400 to \$449	145	4.92%
\$450 to \$499	183	6.21%
\$500 to \$549	320	10.85%
\$550 to \$599	277	9.40%
\$600 to \$649	345	11.70%
\$650 to \$699	226	7.67%
\$700 to \$749	190	6.45%
\$750 to \$799	84	2.85%
\$800 to \$899	164	5.56%
\$900 to \$999	134	4.55%
\$1,000 to \$1,249	257	8.72%
\$1,250 to \$1,499	39	1.32%
\$1,500 to \$1,999	27	0.92%
\$2,000 or more	0	0.00%
No cash rent	36	1.22%
<b>Total</b>	<b>2,948</b>	<b>100.00%</b>
<b>Median Gross Rent</b>	<b>\$601</b>	

Source: U.S. Census, 2000

**Table 7.9 Gross Rent as a Percentage of Household Income in the City of Westminster, 1999**

Household Income	0-19%	20-24%	25-29%	30-34%	35%+	Total
Less than \$10,000	55	0	65	26	238	384
\$10,000-\$19,999	47	35	80	60	423	645
\$20,000-\$34,999	91	164	163	138	185	741
\$35,000-\$49,000	247	117	75	51	0	490
\$50,000-\$74,999	309	42	17	7	10	385
\$75,000-\$99,000	116	0	0	10	0	126
\$100,000-\$149,999	109	0	0	0	0	109
<b>Total</b>	<b>974</b>	<b>358</b>	<b>400</b>	<b>292</b>	<b>856</b>	<b>2,880</b>

Source: U.S. Census, 2000.

## Part 2: Meeting Housing Needs

### Section 1: Office of Housing Services

The City of Westminster Office of Housing Services administers the Section 8 Housing Assistance Payments Program to address affordable housing. The program is supported by the Department of Housing and Urban Development (HUD).

The program for which the City receives funding under Section 8 is the Housing Choice Voucher Program. The Housing Choice Voucher Program sets no limit on the rental cost of a unit. The participating person chooses a property to rent and if the cost is greater than 30% of their net income, the participant pays the cost differential up to 40% of their net income. The City currently administers 255 Housing Choice Vouchers.

### Section 2: Apartment Rehabilitation Incentives

A majority of the lower rent apartments in Westminster are in older buildings. Rents are often kept low by deferring routine maintenance. Other units are substandard because the owner cannot afford repairs. Rehabilitation loan and grant programs exist on the State level but these programs have been inadequately funded and promoted locally. In addition, processing time is often too slow for responding to urgent needs such as leaking roofs and faulty furnaces. Beginning in January 2003, the City adopted a "Property Maintenance Code". The Code permits City involvement with the securing, improving, or demolition of uninhabitable abandoned structures. The enforcement of this code has had a desirable impact in older neighborhoods in the City. Few tenants are aware of the Code's standards or feel they can even complain without retribution. To help alleviate these problems, an informational program will be started to spread the word about the availability of State rehabilitation funds.

The City is studying model rental license programs in other cities, of comparable size to Westminster, in order to develop a program to meet the needs of residents living in rental units in the local community. The City will be hosting a series of meetings with the Westminster Rental License Taskforce in the near future to present the findings of the Westminster Rental License Program Study.

## Section 3: Maintenance Standards & Programs

There is a need for general maintenance standards of all residential buildings, regardless of the type of housing, or whether an owner or a tenant occupies the building. Maintenance is intended to cover a broad range of issues from routine maintenance and general appearance of residential structures and properties to the correction of potential safety problems. To address this issue, the Department of Planning, Zoning and Development will work with the Code Enforcement Division to support the Property Maintenance Code requirements. The Planning, Zoning and Development office will seek funding for repairs under the various Special Loans Programs that it administers at the local level.

## Section 4: Home Ownership

Homeownership has traditionally been a way for families to move ahead and secure their future. This has become increasingly difficult for middle income families and virtually impossible for limited income and low income families. Partnerships between builders/developers, government, and nonprofit organizations will be key to the production of new for-sale units for low and moderate income families. The City will strive to be an active part of any such partnerships.

In 2008, the City of Westminster formed a partnership with Episcopal Housing Corporation, a nonprofit organization that is committed to strengthening neighborhoods through housing and community development activities. The partnership has led to the development of the Union Crossing homeownership project. Union Crossing will offer nine affordably priced town homes, located on Union Street and 39th Street, near the intersection of Pennsylvania Avenue and Union Street. These to-be-constructed homes will feature three bedrooms with one full bathroom and one powder room, plus a full, ready-to-finish basement.

## Section 5: Compatible Neighborhood Zone

In addition to the housing needs identified in the 2006 Community Development Plan, an additional need has been identified; the need for greater diversity in housing types throughout the City. Housing diversity would involve a mix of housing types, such as single family attached and detached houses and multifamily dwellings, as well as a mix of renter occupied and owner occupied dwellings. The City of Westminster developed the Compatible Neighborhood Overlay Zone in order to encourage developers to build homes that are compatible to the site layout, density, and design of existing neighborhoods. This zone promotes quality infill development projects. Episcopal Housing took advantage of this overlay zone in order to increase the density of the Union Crossing workforce housing project from 4 units per acre to 9 units.

## Part 3: Transitional Housing & Homeless Prevention

### Section 1: Introduction

Carroll County, Maryland, is among the wealthiest counties in Maryland, which is one of the wealthiest states in the country. Yet, on any given night more than one hundred people are homeless. Over 1,028 unduplicated individuals have been homeless since July 2004. There have been 112 chronically homeless individuals, indicating that access to the shelter system is not addressing the root cause of their homelessness. By definition, the chronic homeless are alone, disabled and have been homeless multiple times. In FY 2007 more than 350 unduplicated persons were homeless. In that same period 356 households containing 1,015 people, (585 adults and 430 children) received services that prevented them from becoming homeless. In the same year, there were also 727 households, containing 671 children who received utility assistance that prevented their utilities (water, heat or electricity) from being cut off. Loss of utilities can potentially result in eviction.

### Section 2: Carroll County Circle of Caring Board

The Carroll County Circle of Caring Board (Circle of Caring) called upon a diverse group of consumers, non-profits, government agencies, and the faith community to create and implement a plan to reduce and eventually eliminate homelessness by 2019. “The Ten-Year Plan to End Homelessness” incorporates best practice solutions to prevent and reduce homelessness in Carroll County.

The National Alliance to End Homelessness (NAEH) is leading a groundbreaking and ambitious campaign to engage all sectors of society in a revitalized effort to confront and overcome homelessness in America. NAEH welcomed the Circle of Caring to join over 180 cities across the country that have completed local plans to end homelessness, which cumulatively can address the issue nationally. The NAEH and the Circle of Caring agree that preventing homelessness is far more effective and less expensive than sheltering programs. At the same time, helping the homeless and those at-risk of homelessness to establish and maintain housing stability, is more humane and less destructive to individuals, families and communities.

### Section 3: Carroll County Services & Strategies

#### *County Department of Citizen Services*

The Department of Citizen Services is the coordinating agency for all human service functions within Carroll County. The Department assists in the guidance of human service agencies with the goal of providing a variety of services to fulfill the basic needs of children, youth, older adults, and the disabled who live in the community.

#### *Human Services Programs of Carroll County, Inc.*

Human Services Programs of Carroll County (HSP) is Carroll County's Community Action Agency. HSP's

mission is to improve the quality of life and self-sufficiency of at-risk and low-income Carroll County residents by providing assistance with basic needs, advocacy, linkages to resources and opportunities to enhance life skills.

## *Strategies*

The Department of Citizen Services, Human Service Programs of Carroll County, and the Circle of Caring Board developed a set of strategies to reduce, and, over time, eliminate homelessness:

- Increase public awareness about homelessness and housing needs
- Increase prevention services for those in unstable housing and supportive services for the homeless
- Increase the supply of decent, safe rental housing for low income households, especially for those on fixed incomes and for those who need supportive housing
- Open the door to housing and housing stability
- Support and increase collaboration of community organizations that are working to meet housing and supportive service needs

## **Section 4: Transitional Housing & Shelters**

The City's homeless problem is less obvious to a casual visitor than it might appear in larger cities, but is a very real and growing problem. People often move from one friend to another friend's house unable to find or afford a home, or they may use one of the local shelters. While the current shelters do not turn away large numbers of people, they work at capacity. Construction or rehabilitation of further facilities for temporary shelter may be necessary in the near future. Shelters are a beginning from which a resident is expected to find a permanent home. However, even with professional staff assistance many single people and families find it nearly impossible to find permanent housing during a brief shelter stay. Transitional housing needs to be created to fill that gap. No transitional housing exists in the City at this time. Once developed, it would ease the burden on some of the people in need.

## **Part 4: Neighborhood Revitalization**

### **Section 1: Benefits of Neighborhood Revitalization**

Neighborhood revitalization is important to the City of Westminster because neighborhood revitalization efforts strengthen pride in a community by improving the image and identity of the neighborhood. Identity refers to how the residents view or feel about their own neighborhood. The City of Westminster wants the residents of Westminster to be proud of their community. Pride means residents plan to stay, invest in their properties and become more engaged in community activities.

Neighborhood revitalization can improve the look and feel of the neighborhood instilling a sense of pride by the residents. Image refers to how the neighborhood is viewed by non-residents. Non-residents could be visitors to Westminster, students at the local colleges, or prospective residents looking to buy a new home. Improving the neighborhood's image will positively impact the desirability of the homes in the neighborhood and the level of investment in the area, which, over time, makes residents proud of their neighborhood because it is a desirable place for people to live.

## Section 2: Westminster Neighborhood Revitalization History

Since 2001, the City of Westminster has implemented a comprehensive approach to improving neighborhoods. The City of Westminster has used Community Legacy funds and alternative funding sources, including City RALF, the Special Loans Program, and Small Cities Community Development Block Grants to redevelop the historic neighborhoods of Westminster. The initiatives the City have successfully implemented include: providing affordable housing for income qualified buyers, safety and restoration measures through the installation of gas, street lights for the Pennsylvania Avenue corridor, and the planning and construction of a new Community Center on Union Street. Westminster developed Community Legacy homeownership projects to attract buyers' attention.

## Part 5: State Neighborhood Revitalization Programs

### Section 1: Maryland Department of Housing & Community Development

The Division of Neighborhood Revitalization (NR) within the Maryland Department of Housing and Community Development is committed to empowering communities through its programs for loans, grants, technical assistance and tax credits. Assistance through the Division of Neighborhood Revitalization is designed to serve as a tool for communities, business and organizations to leverage additional funding from investors, foundations and local governments. State funding for projects in Maryland municipalities, other existing communities, industrial areas, and planned growth areas designated by counties will receive priority funding over other projects. Priority Funding Areas are locations where the State and local governments want to target their efforts to encourage and support economic development and new growth (Map 7.2).

### Section 2: Community Development Block Grant

Community Development Block Grant (CDBG) funds help strengthen Maryland's communities by expanding affordable housing opportunities, creating jobs, stabilizing neighborhoods and improving the overall quality of life.

CDBG funded projects must meet one of three national objectives:

1. Principally benefits persons of low- and moderate-income
2. Eliminates slum and blight
3. Meets an urgent need of recent origin that threatens public health and safety

Eligible projects generally fall into three categories:

1. Housing
2. Public facilities
3. Economic development projects

The City is eligible to compete for federal funding under the State of Maryland's Small Cities Community Development Block Grant Program. The City has participated for over 15 years in the CDBG Program. Funding is available for housing, infrastructure, economic development, and related activities. The specific area addressed by the City varies for each grant application.

In October 2009, the City of Westminster was awarded \$800,000 in Community Development Block Grant funds, through the Maryland Department of Housing and Community Development, for a City and non-profit venture to build affordable townhomes on Union Street. The non-profit, Episcopal Housing Corporation, worked closely with the City since January 2008 to make this project possible. The homeownership project is called Union Crossing and will provide nine townhomes to individuals who earn 80 percent (80%) or below of area median income levels.

## Section 3: Community Legacy

Community Legacy (CL) provides funding for local economic development activities that stimulate reinvestment and strengthen neighborhoods throughout Maryland. Community Legacy provides local governments and community organizations with funding for essential projects aimed at strengthening communities. Projects capitalize on the strengths of a community and are a part of the larger strategy to revitalize a declining area. Projects/activities typically include, but are not limited to:

- Mixed-use development consisting of residential, commercial and/or open space
- Business retention, expansion and attraction initiatives
- Streetscape improvements
- Increasing homeownership and home rehabilitation among residents
- Residential and commercial façade improvement programs
- Real estate acquisition, including land banking, and strategic demolition

In 2008, the City of Westminster received a Community Legacy Grant of \$175,000 to revitalize and rebuild the intersection of Union Street and Pennsylvania Avenue. In 2009, the City received a Community Legacy Grant of \$100,000 to revitalize and rebuild the intersection of West Main Street and Pennsylvania Avenue. The City's 2008 and 2009 Community Legacy projects combined to form the Tri-Street Neighborhood Streetscape Project. The Tri-Street Neighborhood Area Streetscape Project is the final phase of the streetscape improvements recommended in the 2005 Lower Pennsylvania Avenue Streetscape Study. When this phase is completed the Tri-Street Neighborhood will have an attractive background to build the future of their community. The proposed streetscape improvements will help define the neighborhood. Residents want the physical elements and features that unify their neighborhood into an image that visitors will recognize and respect.

## Part 6: Local Neighborhood Revitalization Projects

### Section 1: Rehabilitation Assistance Loan Fund

The Rehabilitation Assistance Loan Fund, which provides loans for improvements in Downtown Westminster. While normally used for facade improvements on downtown commercial buildings, particularly along Main Street, the revolving loan fund is also available for rental housing rehabilitation and the creation of additional housing units for low-income people.

### Section 2: Commercial Façade Improvement Program

Westminster's designation as a Main Street Maryland Community makes available a variety of technical assistance from private and State agencies. The City offers a Façade Improvement Program that provides grants for exterior renovations of buildings in Downtown Westminster.

### Section 3: Residential Improvement Program

In 2008, the Maple Street Committee of Westminster designed a new grant program to help property owners within the Maple Street Area improve their home's appearance. The "Paint-Up, Fix-Up" Grant Program will provide matching funds to homeowners who want to complete exterior beautification projects or exterior home improvement projects. The "Paint-Up, Fix-Up" Grant Program was designed to increase "pride of ownership" within Westminster, as well as to promote overall beautification of the neighborhoods in the Maple Street Area.

### Section 4: Westminster Community Center

#### *Tri-Street Neighborhood Area*

The Westminster Community Center is in the center of the Tri-Street Neighborhood Area, on the west side of Westminster. The Tri-Street Neighborhood Area was designated by the City as an area in need of revitalization. In June 2002, the City of Westminster launched an ambitious effort called the Lower Pennsylvania Avenue Task Force. This advisory body was formed to address the short- and long-term needs of the west end of town because the area had seen a significant spike in the number of crimes. The Task Force suggested numerous actions taken by the City, encompassing crime prevention and enforcement activities including foot patrols, new regulations on rental housing, funding for home repairs, programs for homeownership, and programs with McDaniel College, new streetlights; as well as the creation of the Westminster Community Center.

#### *Community Initiative*

Westminster Community of Shalom formed a partnership with the City of Westminster and conducted a door-to-door survey of household size and income characteristics. The study showed that 85% of the area's residents are low- and moderate-income, with most of the low-income families being very low

income. The findings concluded that there was an overwhelming need to build a community center in the neighborhood. The Union Street United Methodist Church responded to the needs of their community and purchased a badly-deteriorated house across the street from the church. The church then turned the property over to a nonprofit organization, the Westminster Community of Shalom (WCS). The City assisted the WCS to apply for and receive \$450,000 in CDBG funding and \$100,000 in Community Legacy funding, which was used with other donations, to build the Westminster Community Center in 2005. Today, the Center is enjoyed by children throughout the Tri-Street Neighborhood Area.

## **Part 7: Vision of Housing in Westminster**

### **Section 1: Maryland's Workforce Housing Crisis**

Maryland has recently begun to experience significant gaps in housing that is affordable for many in the State's public and private sector workforce, particularly teachers, nurses, police, firefighters, and other public service employees. According to the Maryland Department of Housing and Community Development, about 33% of all households statewide cannot afford the median rent in their county of residence, while about 41% of all urban households do not meet the rental housing affordability threshold.

A growing number of private and public sector employees are faced with very long commutes to homes outside the jurisdiction where they work, and even outside the State because they cannot afford homes in the same jurisdiction as their place of employment. This causes more congestion on roads and more pollution in the environment, and jeopardizes the quality of the public safety and other services that a jurisdiction can provide. Many private and public sector employers are losing valuable prospective employees because those applicants cannot afford to live in the same jurisdiction as their prospective place of employment. The City of Westminster's 2009 Comprehensive Plan has provided several strategies on how to alleviate this growing workforce housing crisis.

### **Section 2: Building Successful Communities**

The Urban Land Institute (ULI) is a §501(c)(3) nonprofit research and education organization with a mission to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide. The members of the Urban Land Institute are community builders: the people who develop and redevelop neighborhoods, business districts and communities across the United States and around the world. ULI developed five principles that cities can use as guides for future growth to maximize the benefits which density offers.

The City of Westminster will use the ULI principles to guide the development of the Westminster "20-Year Housing Strategy and Plan" that will be used to accommodate the future population growth of Westminster. At the current development scenario for the next 20 years, the City can only accommodate 2,957 potential residents out of the 4,284 residents projected to need housing in the next 20 years. In other words, the City will be "short" about 780 units. (See Chapter 4: Municipal Growth).

## *Urban Land Institute's Principles for Successful Communities*

### **Principle 1: Make Room for Tomorrow**

In order to provide enough housing units to accommodate population growth for the next 20 years and beyond, the City of Westminster has to encourage mixed-use, higher-density development, which can provide housing for new residents by reusing existing structures and reclaiming blighted and underused areas.

### **Principle 2: Build for New Choices**

The City of Westminster recognizes that America's housing choices have changed and as a result the City promotes building for the new choices. For generations, married couples with children dominated housing markets and led to an exodus to the suburbs. But today those households make up less than 25 percent of American households, and they will be less than 20 percent by 2020. In their place are young professionals, couples without children, empty nesters and single parents who are in search of apartments, condos, and townhouses in fun, walkable neighborhoods. According to the 2004 American Community Survey, given a choice between a large-lot neighborhood where families depend entirely on cars to get around and a more compact neighborhood with schools, shops, and restaurants nearby: six in ten prospective homebuyers chose the compact neighborhood.

### **Principle 3: Make the Most of What We Have**

The third principle is that the City of Westminster ensures that the City is making the best use of limited resources. Sprawl is expensive. It is expensive to extend water, sewer, electricity, highway, police, and fire protection farther and farther away. Concentrating development where the City already has infrastructure can save the City money and precious resources. such as water and land.

### **Principle 4: Attract the Best**

Westminster is competing with other cities in the region for young knowledge workers, affluent professionals and the "creative class – entrepreneurs and artists." These groups tend to prefer high quality urban living. In addition to attracting higher-income households, Westminster can also use higher-density housing to recruit vital service workers such as fire fighters, teachers and police officers. Increasingly, these people cannot afford to live where they work. If the City can offer affordable homeownership opportunities, through less expensive higher-density building, then the City can attract these workers to the local community and raise the quality of life for all residents.

#### ***Knowledge Worker***

The term "Knowledge Worker" describes someone who adds value by processing existing information to create new information which could be used to define and solve problems. Examples of knowledge workers include lawyers, doctors, marketers, software developers, managers and bankers, etc.

## *Creative Class*

The term "Creative Class" describes residents of a community whose economic function is to create new ideas, new technology, and new creative content. In general, this group shares common characteristics, such as creativity, individuality, diversity, and merit. This group has an estimated 38 million members, constitutes more than 30 percent of the U.S. workforce, and profoundly influences work and lifestyle issues. It includes artists and designers, scientists and engineers, creative professionals, managers, and technicians in many fields.

## **Principle 5: Jumpstart the Economy**

The 2009 Comprehensive Plan directs the City of Westminster's future growth plans to fuel the local economy efficiently and effectively. The City recognizes that more and more cities are starting to understand the connection between jobs and housing. When towns or cities don't have enough housing for the workers that businesses need, the businesses leave. In the past, workers followed the jobs. However, recent trends show that jobs follow workers. If Westminster wants to recruit a strong workforce, it needs to create walkable, lively neighborhoods. Once the workers are here, companies will take notice. Increasing the amount of Downtown Westminster housing, and thus Downtown consumers, will also attract more Downtown retail businesses, which generates additional sales tax revenue.

## Housing & Neighborhood Revitalization Element

The 2009 Comprehensive Plan outlines how the increase in density and a careful use of land could stimulate a sustainable supply of housing to meet the needs of the community for the next 20 years. The residents of Westminster desire to maintain the quality of life of their community, while progressively planning for the future population growth. As the population of Westminster continues to grow, the City will have to think in creative ways to accommodate the growth, such as higher density, mixed-use developments. The Housing and Neighborhood Revitalization Element encourages the development of housing in a way which conserves open space, promotes “green” building, and provides a variety of housing choices for residents.

### Goals and Objectives

**Goal H1: Create and maintain a “20-Year Housing Strategy and Plan” to prepare and accommodate for future population growth according to the Municipal Growth Element**

**Objective 1:** Develop a strategy that will increase the housing unit capacity of Westminster

- a. Analyze current economic conditions and housing trends to create an accurate image of the demand for housing in the next 20 years
- b. Collaborate with staff from State, County and local community development agencies to identify specific housing projects and development opportunities
- c. Create alternate future development scenarios for increasing the housing unit capacity of Westminster while protecting the character of the City
- d. Choose a future development scenario that City Staff, elected officials and the local community can agree to pursue
- e. Meet with regional housing developers to market Westminster’s preferred future development scenario and to seek input as well as support

**Objective 2:** Promote infill development and other redevelopment options on underutilized residential or commercial lots

- a. Identify priority redevelopment areas in order to encourage redevelopment within established areas of the City
- b. Promote the infill of the existing Central Business District and Downtown Business District with business and high density residential uses
- c. Incorporate neighborhood compatibility and designs standards to guide infill development and redevelopment into the “20-Year Housing Strategy and Plan”

**Objective 3:** Plan for increased density to provide high quality projects that will balance the need for accommodating growth and maintaining small town character

- a. Encourage buildings to grow vertically rather than horizontally, and to incorporate structured rather than surface parking, in order to reduce the footprint for new construction
- b. Review and revise the Zoning and Subdivision Regulations for the promotion of development with a mix of uses and densities
- c. Consider density bonuses or other incentives for projects within the City core to achieve desired densities
- d. Incorporate appropriate standards and guidelines for higher density projects into the “20-Year Housing Strategy and Plan”

**Objective 4:** Create interesting, unique development projects which reflect the values and cultures of the people who reside in Westminster

- a. Incorporate standards for development and construction which respond to community values into the “20-Year Housing Strategy and Plan”
- b. Promote and protect the historic, architectural or other special cultural characteristics of Westminster
- c. Review all development proposals for human scale elements, historic design, and other elements that help to maintain the small town character of Westminster

## **Goal H2: Encourage and support a diversity of affordable housing choices**

**Objective 1:** Promote the creation of workforce housing stock

- a. Educate the public on the importance of workforce housing to the economic vitality of Westminster
- b. Allow density increases in identified areas for the provision of workforce housing
- c. Provide additional incentives for the construction of workforce housing

**Objective 2:** Encourage new multi-family housing with affordable rents

- a. Guide developers to devote 20 to 50 percent of rental units for use by low to moderate income persons
- b. Allow density bonuses for providing lower income units
- c. Create a multi-family zoning district in the zoning text

**Objective 3:** Seek opportunities for homeownership among low and moderate income households

- a. Use grant funding for write down of land or infrastructure cost for developments
- b. Allow density bonuses for providing lower income units
- c. Provide homeownership training for low and moderate income households

**Objective 4:** Partner with regional housing developers to provide affordable housing that meets the needs of the low and moderate income residents of Westminster

- a. Streamline the process for the approval of Planned Development applications for developments offering a mix of residential uses and a variety of housing types
- b. Promote the Compatible Neighborhood Overlay Zone

**Goal H3: Require that all residential buildings and properties in Westminster are properly maintained**

**Objective 1:** Inform property owners about the availability of local, state, and federal programs for the improvement of property

- a. Develop informational materials about property improvement programs, and distribute materials directly to residential property owners
- b. Sponsor information sessions regarding programs for the improvement of property

**Objective 2:** Promote tax incentives programs for the rehabilitation of historic properties

- a. Develop informational materials about Federal, State and Local tax incentive programs and distribute materials directly to historic property owners
- b. Sponsor information sessions regarding tax incentive programs

**Objective 3:** Maintain a Nuisance Abatement Ordinance to ensure problem houses are in compliance with City Codes

- a. Cooperate with local law enforcement agencies to identify “Nuisance” Properties
- b. Encourage owners of “Nuisance” properties to abate further problems

**Objective 4:** Use the City’s ability to protect uninhabitable abandoned structures with significant historic value, rather than allowing these structures to be demolished

- a. Monitor the condition and occupancy of at risk buildings with significant historic value
- b. Develop public-private partnerships as appropriate to preserve important structures

## **Goal H4: Promote quality housing for all residents of Westminster**

**Objective 1:** Provide a sufficient quantity of safe, sanitary, adequate, and affordable housing

- a. Educate the public on the City property maintenance codes
- b. Promote the Code Enforcement Office as a vital partner in monitoring the quality of housing
- c. Study Property Maintenance and Rental Licensing strategies in cities of comparable size to Westminster

**Objective 2:** Support the Fair Housing Act, in which race, color, national origin, religion, sex, familial status, or handicap should prevent someone from the sale or rental of housing

- a. Strictly enforce the Fair Housing Act
- b. Educate tenants regarding the applicability of the Fair Housing Act

## **Goal H5: Coordinate community resources and local partnerships to provide adequate housing for the low-income, special needs population and the homeless of the Westminster area**

**Objective 1:** Partner with local agencies to increase residents' ability to obtain and remain in affordable units

- a. Promote the Carroll County Bureau of Housing and Community Development's mission to assure eligible families with improved, affordable living conditions
- b. Support Human Service Programs of Carroll County's mission is to improve the quality of life and self-sufficiency of at-risk and low-income Carroll County residents

**Objective 2:** Continue to collaborate with the Carroll County Circle of Caring Homeless Board to develop and implement the "Carroll County 10-year Plan to End Homelessness"

- a. Set annual housing and supportive service production goals for affordable housing and homelessness
- b. Ensure transitional housing for populations who require an intensive, supportive living environment to maintain housing stability
- c. Target a specific number of permanent supportive housing units for acquisition or development
- d. Coordinate with local non-profit agencies to provide adequate shelter for the City's homeless population